

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	LISA M EASON SPEARS	§	Case No.: 04-20484
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		§	
		§	
	Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/26/2004.
- 2) This case was confirmed on 08/12/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/03/2009.
- 6) Number of months from filing to the last payment: 57
- 7) Number of months case was pending: 64
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 11,200.00
- 10) Amount of unsecured claims discharged without payment \$ 31,683.36
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 71,814.83
Less amount refunded to debtor	\$ 1,525.49
NET RECEIPTS	\$ 70,289.34

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,194.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 4,177.13
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 6,371.13**

Attorney fees paid and disclosed by debtor **\$ 506.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHASE MANHATTAN MORT	SECURED	NA	2,817.70	2,817.70	2,817.70	.00
CHASE MANHATTAN MORT	SECURED	.00	66,035.70	39,935.32	39,935.32	.00
COOK COUNTY COLLECTO	SECURED	1,691.52	.00	.00	.00	.00
HARRIS NA	SECURED	13,000.00	13,000.00	13,000.00	13,000.00	2,523.99
SCHERER MANAGEMENT	SECURED	1,030.00	.00	1,030.00	1,030.00	.00
INTERNAL REVENUE SER	PRIORITY	36.00	NA	NA	.00	.00
AMER LEASING SALES I	UNSECURED	1,469.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	371.79	371.79	371.79	167.75	.00
ATLANTIC LOAN COMPAN	UNSECURED	395.00	NA	NA	.00	.00
AUTO PASS	UNSECURED	640.37	NA	NA	.00	.00
CLIENT SERVICES	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	7,245.55	8,074.09	8,074.09	3,643.03	.00
CASH TO GO	UNSECURED	366.25	NA	NA	.00	.00
CHECK N GO	UNSECURED	432.00	NA	NA	.00	.00
COMCAST	UNSECURED	232.16	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	229.46	NA	NA	.00	.00
FAST CASH	UNSECURED	195.00	NA	NA	.00	.00
HARRIS NA	UNSECURED	1,168.31	436.25	436.25	196.84	.00
ECAST SETTLEMENT COR	UNSECURED	672.17	875.21	875.21	394.89	.00
INGALLS MEMORIAL HOS	UNSECURED	594.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	OTHER	.00	NA	NA	.00	.00
INSTANT CASH	UNSECURED	420.00	NA	NA	.00	.00
ISAC	UNSECURED	19,000.00	19,977.42	19,977.42	.00	.00

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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NICOR GAS	UNSECURED	355.09	462.52	462.52	208.69	.00
NICOR GAS	OTHER	.00	NA	NA	.00	.00
PAY DAY LOAN	UNSECURED	510.04	NA	NA	.00	.00
READY MONEY	UNSECURED	300.00	NA	NA	.00	.00
SUN CASH	UNSECURED	159.00	NA	NA	.00	.00
SURETY FINANCE CORP	UNSECURED	155.00	NA	NA	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	39,935.32	39,935.32	.00
Mortgage Arrearage	2,817.70	2,817.70	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>14,030.00</u>	<u>14,030.00</u>	<u>2,523.99</u>
TOTAL SECURED:	56,783.02	56,783.02	2,523.99
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	30,197.28	4,611.20	.00

Disbursements:

Expenses of Administration	\$ 6,371.13	
Disbursements to Creditors	\$ 63,918.21	
TOTAL DISBURSEMENTS:		\$ 70,289.34

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.